

line 10, change "internet" to --Internet--;

line 13, change "internet" to --Internet--;

line 14, change "internet" to --Internet--;

line 16, change "internet" to --Internet--;

line 18, change "internet" to --Internet--;

line 22, change "internet" to --Internet--;

line 23, change "internet" to --Internet--;

Page 7, line 1, change "care" to --card--.

IN THE CLAIMS:

Please cancel Claims 1-16 without prejudice or disclaimer, and add new Claims 17-30 as follows:

17. (New) A method for detecting fraud in a transaction between a consumer and a merchant over the Internet, wherein the transaction involves the consumer purchasing a product from the merchant using a credit card, the method comprising the steps of: receiving, from the merchant, transaction information that identifies the consumer and the product, including an Internet address of the consumer; receiving, from the merchant, credit card information associated with the consumer that identifies the credit card to be used in the transaction; verifying the credit card information based upon a consistency check that determines whether the credit card information matches the consumer; verifying the credit card information based upon a history check that determines whether the credit card information is consistent with the transaction information;

17 verifying the credit card information based upon an automatic
18 verification system;

19 verifying the credit card information based upon an Internet
20 identification system that determines whether a physical
21 address specified in the transaction information is consistent
22 with other physical addresses that have been specified in a
23 database of records of other transaction information for other
24 transactions that are associated with the Internet address of
25 the consumer;

26 creating and storing a fraud score value based on the verifying
27 steps that provides the merchant with a quantifiable indication
28 of whether the credit card transaction is fraudulent.

2
1 48. (New) A method as recited in claim 27, wherein the step of
2 verifying the credit card information based upon an Internet
3 identification system comprises the step of:

4 receiving, from the merchant, transaction information that
5 identifies the consumer and the product, including an Internet
6 address of the consumer and a shipping address for the product;
7 retrieving, from the database of the Internet identification
8 system, a plurality of records of other transaction information
9 that are associated with the Internet address of the consumer;
10 determining whether a physical address contained in each of the
11 plurality of records matches the shipping address in the
12 transaction information;

13 verifying the credit card information when the physical address
14 matches the shipping address in the transaction information.

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1 ~~19~~. (New) A method as recited in claim ~~17~~, wherein the step of
2 verifying the credit card information based upon an Internet
3 identification system comprises the step of:

4 verifying the credit card information based upon an Internet
5 identification system that determines whether a physical
6 address specified in the transaction information is consistent
7 with other physical addresses that have been specified in other
8 transaction information for other transactions associated with
9 an Internet email address of the consumer.

4

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1 ~~20~~. (New) A method as recited in claim ~~17~~, wherein the step of
2 verifying the credit card information based upon an Internet
3 identification system comprises the step of:

4 retrieving a plurality of records of other transactions from an
5 Internet identification system that associates the credit card
6 number with other physical addresses that have been specified
7 in other transaction information for other transactions
8 associated with an Internet address of the consumer;
9 creating and storing a map of the other transactions;
10 verifying the credit card information based upon the map of other
11 transactions, by determining whether a physical address
12 specified in the transaction information is consistent with the
13 other physical addresses in the other transaction information.

5

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1 ~~21~~. (New) A method as recited in claim ~~17~~, further comprising
2 the step of:

3 weighting each of the verifying steps according to an importance
4 as determined by the merchant of each verifying step to the
5 credit card transaction.

6 1
1 22. (New) A method as recited in claim ~~17~~, wherein the step
2 of verifying the credit card information based upon a history check
3 comprises the step of:

4 receiving, from other merchants, records of other transactions
5 involving the other merchants and the consumer;
6 storing the records of other transactions in a transaction
7 history database that can be accessed and supplemented by other
8 merchants with information about other credit card transactions
9 with the consumer and such other merchants;
10 verifying the credit card information based upon the transaction
11 history database by determining whether the credit card
12 information is consistent with the records of other
13 transactions in the transaction history database.

7 1
1 23. (New) A method as recited in claim ~~17~~, wherein the step
2 of verifying the credit card information based upon an Internet .
3 identification system comprises the step of:
4 receiving, from other merchants, records of other transactions
5 involving the other merchants and the consumer;
6 storing the records of other transactions in an Internet
7 identification database that can be accessed and supplemented
8 by other merchants with information about other credit card
9 transactions with the consumer and such other merchants;
10 verifying the credit card information based upon the Internet
11 identification database by determining whether a physical
12 address specified in the transaction information is consistent
13 with other physical addresses that have been specified in
14 records of the Internet identification database for other
15 transactions associated with an Internet address of the
16 consumer.

8

24. (New) A method for detecting fraud in a credit card transaction between a consumer and a merchant over the Internet comprising the steps of:

- receiving, from the consumer, credit card information relating to the transaction;
- creating and storing a consistency check mechanism, a transaction history check mechanism, an automatic verification mechanism and an Internet identification mechanism, each of which may indicate whether the credit card transaction is fraudulent based on transaction information, in combination with information that identifies the consumer, in which the transaction information provides the merchant with a quantifiable indication of whether the credit card transaction is fraudulent;
- receiving from the merchant and storing a weight value associated with each of the mechanisms and storing the weight value in association with information that identifies the mechanisms, wherein each of the weight values signifies an importance to the merchant of the value to the credit card transaction of the associated mechanism;
- weighting each value of the plurality of parameters according to the weight values;
- verifying the credit card information based upon an Internet identification system that determines whether a physical address specified in the transaction information is consistent with other physical addresses that have been specified in a database of records of other transaction information for other transactions that are associated with the Internet address of the consumer;
- creating and storing a fraud score value based on the verifying steps that provides the merchant with a quantifiable indication of whether the credit card transaction is fraudulent.

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1 25. (New) A method as recited in claim 24 wherein the steps
2 of creating and storing further include:
3 creating and storing a transaction history check mechanism that
4 includes a transaction history database which can be accessed
5 and supplemented by other merchants with information about
6 transactions of the consumer with such other merchants.

10

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1 26. (New) A method as recited in claim 24 wherein the steps
2 of creating and storing further include:
3 creating and storing an Internet identification verification
4 system (IIS) mechanism that includes an Internet address
5 database that can be accessed and supplemented with new
6 Internet addresses as Internet address expansion occurs.

1 27. (New) A method as recited in claim 24 wherein the steps
2 of creating and storing further include:
3 obtaining other transactions utilizing an Internet address that
4 is identified with the credit card transaction;
5 constructing a map of credit card numbers based upon the other
6 transactions;
7 utilizing the map of credit card numbers to determine if the
8 credit card transaction is valid.

12

1 28. (New) An integrated verification system for determining
2 whether a transaction between a merchant and consumer over the
3 Internet is fraudulent, wherein the transaction involves the
4 consumer purchasing a product from the merchant using a credit
5 card, the system comprising:
6 means for receiving, from the merchant, transaction information
7 that identifies the consumer and the product;

8 means for receiving, from the merchant, credit card information
9 associated with the consumer that identifies the credit card to
10 be used in the transaction;

11 means for verifying the credit card information based upon a
12 consistency check that determines whether the credit card
13 information matches the consumer;

14 means for verifying the credit card information based upon a
15 transaction history check that determines whether the credit
16 card information is consistent with the transaction
17 information;

18 means for verifying the credit card information based upon an
19 automatic verification system;

20 verifying the credit card information based upon an Internet
21 identification system that determines whether a physical
22 address specified in the transaction information is consistent
23 with other physical addresses that have been specified in a
24 database of records of other transaction information for other
25 transactions that are associated with the Internet address of
26 the consumer;

27 means for creating and storing a fraud score value based on the
28 verifying steps that provides the merchant with a quantifiable
29 indication of whether the credit card transaction is
30 fraudulent.

1 ¹³
2 29. (New) A computer readable medium containing program
3 instructions for detecting fraud in a credit card transaction
4 between a consumer and a merchant over the Internet, wherein the
5 transaction involves the consumer purchasing a product from the
6 merchant using a credit card, wherein execution of the program
7 instructions by one or more processors of a computer system causes
8 the one or more processors to carry out the steps of:
9 receiving, from the merchant, transaction information that
10 identifies the consumer and the product;

10 receiving, from the merchant, credit card information associated
11 with the consumer that identifies the credit card to be used in
12 the transaction;
13 verifying the credit card information based upon a consistency
14 check that determines whether the credit card information
15 matches the consumer;
16 verifying the credit card information based upon a transaction
17 history check that determines whether the credit card
18 information is consistent with the transaction information;
19 verifying the credit card information based upon an automatic
20 verification system;
21 verifying the credit card information based upon an Internet
22 identification system that determines whether a physical
23 address specified in the transaction information is consistent
24 with other physical addresses that have been specified in a
25 database of records of other transaction information for other
26 transactions that are associated with the Internet address of
27 the consumer;
28 creating and storing a fraud score value based on the verifying
29 steps that provides the merchant with a quantifiable indication
30 of whether the credit card transaction is fraudulent.

14
30. (New) A method for detecting fraud in a transaction
2 between a consumer and a merchant over the Internet, wherein the
3 transaction involves the consumer purchasing a product from the
4 merchant using a credit card, the method comprising the steps of:
5 receiving, from the merchant, transaction information that
6 identifies the consumer and the product;
7 receiving, from the merchant, credit card information associated
8 with the consumer that identifies the credit card to be used in
9 the transaction;
10 verifying the credit card information based upon a consistency
11 check that determines whether the credit card information

12 matches the consumer, a transaction history check that
13 determines whether the credit card information is consistent
14 with the transaction information, and an automatic verification
15 system;
16 verifying the credit card information based upon an Internet
17 identification system that determines whether a physical
18 address specified in the transaction information is consistent
19 with other physical addresses that have been specified in a
20 database of records of other transaction information for other
21 transactions that are associated with the Internet address of
22 the consumer;
23 creating and storing a fraud score value based on the verifying
24 steps that provides the merchant with a quantifiable indication
25 of whether the credit card transaction is fraudulent.
